

Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

IN RE:

SUSAN G. GIBSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-22588 JAD

Chapter 13

Document No.: 69

FILED

11/29/22 10:54 am

CLERK

U.S. BANKRUPTCY
COURT - WDPA

ORDER OF COURT

AND NOW, this 29th day of November, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



U.S. BANKRUPTCY JUDGE

In re:
Susan G. Gibson
Debtor

Case No. 17-22588-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 29, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:

Recip ID	Recipient Name and Address
db	+ Susan G. Gibson, 137 Macek Dr., Pittsburgh, PA 15227-3640
cr	+ First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
cr	+ J.P. Morgan Mortgage Acquisition Corp. as serviced, Padgett Law Group, 6267 Old Water Oak Road, Suite 2, Tallahassee, FL 32312-3858
14671380	Cap1/bstby, P.O. Box 9001007, Louisville, KY 40290-1007
14690127	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14675946	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14671381	+ Scott Johnston, 2841 Josephine St., Pittsburgh, PA 15203-2502

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Nov 30 2022 00:03:00	New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14716762	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 30 2022 00:03:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14649126	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 30 2022 00:03:00	Bankamerica, Po Box 982238, El Paso, TX 79998-2238
14724960	Email/PDF: resurgentbknotifications@resurgent.com	Nov 30 2022 00:15:49	CACH, LLC its successors and assigns as assignee, of Springleaf Financial Services, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14649130	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 30 2022 00:03:00	Comenity Bank/Inbryant, 4590 E Broad St, Columbus, OH 43213-1301
14649131	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 30 2022 00:03:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14649133	+ Email/Text: SAABankruptcy@fcbanking.com	Nov 30 2022 00:03:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
14649129	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 30 2022 00:05:20	Chase Card, Po Box 15298, Wilmington, DE 19850
15183853	Email/Text: mtgbk@shellpointmtg.com	Nov 30 2022 00:03:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14707749	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 30 2022 00:05:24	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14649134	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 30 2022 00:05:35	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14743687	Email/Text: bnc-quantum@quantum3group.com	Nov 30 2022 00:03:00	Quantum3 Group LLC as agent for, MOMA

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14649135	+ Email/Text: tcm.bk@tcmbank.com	Nov 30 2022 00:03:00	Funding LLC, PO Box 788, Kirkland, WA 98083-0788 TCM Bank NA, 2701 N Rocky Point Dr Ste 700, Tampa, FL 33607-5936
14729414	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 30 2022 00:03:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14649136	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 30 2022 00:03:00	Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		J.P. Morgan Mortgage Acquisition Corp.
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
14649128		Cap1/bstby
14649127	##+	CACH LLC, 200 Cummings Center, Suite 173D, Beverly, MA 01915-6190
14649132	##	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709

TOTAL: 4 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Susan G. Gibson gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Joshua I. Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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